

Kentucky Teachers' Retirement System

479 Versailles Rd, Frankfort, KY 40601-3800

Medicare Eligible Health Plan (MEHP) Enrollment

DATE: «Date»

RE: **KTRS Retiree/Spouse Turning Age 65 in «MonthYear»**

Our records indicate that you will be turning 65 in the next several months. As of the first day of the month that you reach your 65th birthday you will no longer be eligible for the Kentucky Employees' Health Plan and you **must obtain Medicare** to continue medical and prescription coverage through KTRS. Contact Social Security to enroll in Medicare approximately three months before your birth month. See section below regarding enrolling in Medicare. Also, make sure your demographic information at Social Security matches what you have on file at KTRS including your name, date of birth, and your address.

You will be required to provide documentation verifying your Medicare enrollment before the first day of «MonthYear». **Complete the enclosed Medicare Information Form, attach a copy of your Medicare card, and submit them to this office to be considered for the Medicare Eligible Health Plan (MEHP) coverage currently with Humana and Medco.** Upon KTRS' receipt of the completed Medicare Information Form and Medicare card verifying your Medicare enrollment, KTRS will submit enrollment to Humana and Medco for the first day of your birth month. Humana and Medco will then submit your enrollment to Medicare for approval. In the event that proof of your Medicare Part B coverage is not provided to KTRS before the first day of «MonthYear», you will not be enrolled in this coverage through KTRS. If you are the retiree and your coverage terminates, your spouse is not eligible for coverage. You will be eligible to enroll during the next open enrollment by providing proof of Medicare Part B coverage and submitting an enrollment form to this office no later than December 31 for an effective date of January 1. Outside of open enrollment, you will be eligible to enroll within 30 days of obtaining Part B of Medicare. Without a qualifying event you cannot re-enroll until the next KTRS open enrollment period. **If you do not wish to be enrolled in the KTRS coverage, you must notify this office in writing by the 10th of the month prior to your birth month to decline the MEHP.**

ENROLLING IN MEDICARE - Medicare is composed of several parts. Part A is hospitalization benefits, Part B is medical benefits and Part D is prescription drug benefits.

Part A generally covers services furnished by providers such as hospitals or skilled nursing facilities. Most people automatically receive Part A coverage without having to pay a monthly premium to Social Security. This is because they or a spouse paid Medicare taxes while working. If you do not automatically receive Part A at no cost, you are not required to purchase it, and the KTRS plan will pay as Medicare would have paid on Part A expenses, excluding the MEHP deductibles and copayments. When you contact Social Security to enroll in Medicare, please make sure they check to see if you qualify for Part A free not only through your Social Security and/or Medicare tax payments but also through your spouse's. You could also qualify through an ex-spouse.

Part B covers most other medical services not covered by Part A such as physician's services and other outpatient services. *All* retirees/spouses must enroll in Part B and pay the required monthly premium to Social Security. Contact Social Security to determine your Part B premium. In some cases, your Part B premium could be higher if you fail to enroll when you first become eligible. **If you fail to enroll in Part B, you will not be enrolled in the KTRS MEHP. If at any time while enrolled in the MEHP, your Part B coverage lapses, you will be terminated from the KTRS MEHP and you will be responsible for the actual cost of any claims.**

Part D is prescription insurance that is offered through Medicare-approved private plans; Part D is available to anyone who is eligible for and enrolled in Medicare Part A and/or Part B. All Medicare Part D

plans must provide coverage that meets certain minimum standards set by Medicare. If you are in the MEHP and have Medicare, you will have Medicare Part D prescription coverage through KTRS and will not need to enroll in a Medicare Part D plan outside of KTRS. If you enroll in another Medicare Part D plan, your KTRS MEHP coverage will be terminated.

YOUR KTRS MEDICAL COVERAGE – For those enrolled in Parts A and B of Medicare, the MEHP medical plan is a Medicare Advantage plan currently administered by Humana. This plan allows you the same in and out-of-network cost-share; therefore you can see any licensed provider who accepts Medicare patients and Medicare assignment and agrees to bill Humana directly. You are not required to use network providers. The plan's benefits are the same, regardless of whether you get care from in-network providers or out-of-network providers. If any of your providers are unfamiliar with the Medicare Advantage plan for KTRS, please have them call Humana Provider Relations at 1-800-626-2741. If you are enrolled in both Parts A and B of Medicare, there is no need to give providers your Medicare card when receiving services. You simply show your **new** Humana ID card each time you receive care and providers file claims directly with Humana instead of Medicare. If you do not have Part A of Medicare, you must present your Medicare card first followed by your Humana ID card. Please note: If you enroll in another Medicare Advantage Plan outside of KTRS your KTRS MEHP will be terminated.

YOUR KTRS PRESCRIPTION COVERAGE – The KTRS MEHP Prescription Drug Plan is a Medicare-approved Part D plan insured by Medco and called the Medco Medicare Prescription Plan (PDP). The program consists of a Retail Drug Program and a Mail Service Drug Program. The Retail Drug Program is designed for initial and short-term prescriptions and allows up to a 34 day supply of medication to be obtained at a retail pharmacy. The Mail Service Drug Program is designed for prescriptions which are taken on a long-term basis and allows up to a 90 day supply of medication to be obtained at Medco's mail service pharmacy. See the enclosed flyer for more details. If you need specific information regarding a prescription cost and/or restrictions prior to your effective date of coverage, you can visit www.medco.com/medd/ktrs or contact Medco at 1-800-551-8060.

BENEFIT BOOKLETS AND IDENTIFICATION CARDS – Enclosed is information for the KTRS medical and prescription plans. You can access most benefit documents at www.ktrs.ky.gov. In the event your correctly completed Medicare Information Form (enclosed blue form) is submitted to KTRS in a timely manner and Medicare approves your enrollment, you should receive ID cards before your coverage is effective. Prior to receipt of your ID cards, if Humana and Medco have processed your enrollment, you can access a letter of medical coverage at www.humana.com or print a temporary prescription ID card by registering on www.medco.com. **To avoid any possible lapse in your medication, obtain a refill through your current plan on the last day of the month prior to your birth month.**

Listed below is the monthly cost of the 2010 KTRS MEHP (you must also continue to pay your Medicare Part B premium to Social Security):

Years of Service	KTRS Entry Date Before 07/01/02	KTRS Entry Date on or After 07/01/02	KTRS Entry Date on or After 07/01/08	Spouses Pay Full Premium Rate of:
5-9.99	\$256.50	\$307.80	Not Eligible	\$342
10-14.99	\$171.00	\$256.50	Not Eligible	
15-19.99	\$85.50	\$188.10	\$188.10	
20-24.99	\$0.00	\$119.70	\$119.70	
25-25.99	\$0.00	\$34.20	\$34.20	
26-26.99	\$0.00	\$17.10	\$17.10	
27 or more	\$0.00	\$0.00	\$0.00	

You can obtain additional information about enrolling in Medicare by contacting Social Security at 1-800-772-1213, Medicare at 1-800-633-4227, or www.medicare.gov on the web. If you have any other questions, please contact KTRS at 1-800-618-1687.